

Fill in this information to identify your case:

United States Bankruptcy Court for the:

SOUTHERN DISTRICT OF TEXAS

Case number (if known): _____

Chapter you are filing under:

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

Check if this is an amended filing

Official Form 101**Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	<p>Write the name that is on your government-issued picture identification (for example, your driver's license or passport).</p> <p>Bring your picture identification to your meeting with the trustee.</p>	<p>Scott First Name</p> <p>Fredric Middle Name</p> <p>Garrett Last Name</p> <p>Suffix (Sr., Jr., II, III)</p>
		<p>First Name</p> <p>Middle Name</p> <p>Last Name</p> <p>Suffix (Sr., Jr., II, III)</p>
2. All other names you have used in the last 8 years	<p>Include your married or maiden names.</p>	<p>First Name</p> <p>Middle Name</p> <p>Last Name</p>
		<p>First Name</p> <p>Middle Name</p> <p>Last Name</p>
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	<p>xxx - xx - <u>0</u> <u>0</u> <u>1</u> <u>9</u> OR 9xx - xx - _____</p>	<p>xxx - xx - _____ OR 9xx - xx - _____</p>

Debtor 1	Scott Fredric Garrett	Case number (if known)
About Debtor 1:		
<p>4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years</p> <p>Include trade names and doing business as names</p>		
<p><input type="checkbox"/> I have not used any business names or EINs.</p> <p>Garrett Trucking Business name</p> <p>Business name</p> <p>Business name</p> <p>EIN — - - - -</p> <p>EIN — - - - -</p>		
<p>About Debtor 2 (Spouse Only in a Joint Case):</p> <p><input type="checkbox"/> I have not used any business names or EINs.</p> <p>Business name</p> <p>Business name</p> <p>Business name</p> <p>EIN — - - - -</p> <p>EIN — - - - -</p>		
<p>5. Where you live</p> <p>15418 Tutbury Cir Number Street</p> <p>_____</p> <p>_____</p> <p>Houston TX 77044 City State ZIP Code</p> <p>Harris County</p> <p>If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.</p> <p>Number Street</p> <p>P.O. Box</p> <p>City State ZIP Code</p>		
<p>Number Street</p> <p>P.O. Box</p> <p>City State ZIP Code</p> <p>If Debtor 2 lives at a different address:</p> <p>Number Street</p> <p>_____</p> <p>_____</p> <p>City State ZIP Code</p> <p>County</p> <p>If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.</p> <p>Number Street</p> <p>P.O. Box</p> <p>City State ZIP Code</p>		
<p>6. Why you are choosing this district to file for bankruptcy</p> <p>Check one:</p> <p><input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)</p> <p>Check one:</p> <p><input type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)</p>		

Part 2: Tell the Court About Your Bankruptcy Case

<p>7. The chapter of the Bankruptcy Code you are choosing to file under</p> <p>Check one: (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.</p> <p><input checked="" type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p>	
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Debtor 1 **Scott Fredric Garrett** Case number (if known) _____

8. How you will pay the fee

I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

No

Yes.

District _____ When _____ Case number _____
 MM / DD / YYYY

District _____ When _____ Case number _____
 MM / DD / YYYY

District _____ When _____ Case number _____
 MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

No

Yes.

Debtor _____ Relationship to you _____

District _____ When _____ Case number, _____
 MM / DD / YYYY if known

Debtor _____ Relationship to you _____

District _____ When _____ Case number, _____
 MM / DD / YYYY if known

11. Do you rent your residence?

No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**

No. Go to Part 4.
 Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Garrett Trucking

Name of business, if any

13301 East Freeway

Number Street

Suite 203**Houston**

City

TX**77015**

State ZIP Code

Check the appropriate box to describe your business:

Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
 Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No
 Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number Street

City _____ State _____ ZIP Code _____

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:*You must check one:*

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):*You must check one:*

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

No. Go to line 16b.
 Yes. Go to line 17.

16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

No. Go to line 16c.
 Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer or business debts.

17. Are you filing under Chapter 7?

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

No. I am not filing under Chapter 7. Go to line 18.
 Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

No
 Yes

18. How many creditors do you estimate that you owe?

<input type="checkbox"/> 1-49	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 25,001-50,000
<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 50,001-100,000
<input type="checkbox"/> 100-199	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> More than 100,000
<input type="checkbox"/> 200-999		

19. How much do you estimate your assets to be worth?

<input type="checkbox"/> \$0-\$50,000	<input type="checkbox"/> \$1,000,001-\$10 million	<input type="checkbox"/> \$500,000,001-\$1 billion
<input type="checkbox"/> \$50,001-\$100,000	<input type="checkbox"/> \$10,000,001-\$50 million	<input type="checkbox"/> \$1,000,000,001-\$10 billion
<input type="checkbox"/> \$100,001-\$500,000	<input type="checkbox"/> \$50,000,001-\$100 million	<input type="checkbox"/> \$10,000,000,001-\$50 billion
<input checked="" type="checkbox"/> \$500,001-\$1 million	<input type="checkbox"/> \$100,000,001-\$500 million	<input type="checkbox"/> More than \$50 billion

20. How much do you estimate your liabilities to be?

<input type="checkbox"/> \$0-\$50,000	<input checked="" type="checkbox"/> \$1,000,001-\$10 million	<input type="checkbox"/> \$500,000,001-\$1 billion
<input type="checkbox"/> \$50,001-\$100,000	<input type="checkbox"/> \$10,000,001-\$50 million	<input type="checkbox"/> \$1,000,000,001-\$10 billion
<input type="checkbox"/> \$100,001-\$500,000	<input type="checkbox"/> \$50,000,001-\$100 million	<input type="checkbox"/> \$10,000,000,001-\$50 billion
<input type="checkbox"/> \$500,001-\$1 million	<input type="checkbox"/> \$100,000,001-\$500 million	<input type="checkbox"/> More than \$50 billion

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Scott Fredric Garrett _____

Scott Fredric Garrett, Debtor 1

X _____

Signature of Debtor 2

Executed on 11/14/2019
MM / DD / YYYY

Executed on _____
MM / DD / YYYY

Debtor 1 **Scott Fredric Garrett** Case number (if known) _____

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Alex Olmedo Acosta
Signature of Attorney for Debtor

Date **11/14/2019**
MM / DD / YYYY

Alex Olmedo Acosta

Printed name

Acosta Law P.C.

Firm Name

One Northwest Centre

Number Street

13831 Northwest Freeway Suite 400

Houston

City

TX

State

77040

ZIP Code

Contact phone **(713) 980-9014**

Email address **alex@theacostalawfirm.com**

00798021

Bar number

TX

State

Fill in this information to identify your case and this filing:

Debtor 1	Scott First Name	Fredric Middle Name	Garrett Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is an amended filing

Official Form 106A/B**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

No. Go to Part 2.
 Yes. Where is the property?

1.1.

15418 Tubbury Cir

Street address, if available, or other description

Houston **TX** **77044**
City State ZIP Code

Harris
County

15418 Tubbury Cir , Houston, TX 77044
LT 11 BLK 3
SUMMERWOOD SEC 6 LAKES VILLAGE

What is the property?

Check all that apply.

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other

Who has an interest in the property?

Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$333,133.00 **\$333,133.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Homestead _____

Check if this is community property
(see instructions)

Debtor 1 Scott Fredric Garrett Case number (if known) _____

1.2. 1309 Settlers Lane Street address, if available, or other description		What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: <i>Creditors Who Have Claims Secured by Property</i> .	
		<input type="checkbox"/> Single-family home <input type="checkbox"/> Duplex or multi-unit building <input type="checkbox"/> Condominium or cooperative <input type="checkbox"/> Manufactured or mobile home <input checked="" type="checkbox"/> Land <input type="checkbox"/> Investment property <input type="checkbox"/> Timeshare <input type="checkbox"/> Other _____	Current value of the entire property?	Current value of the portion you own?
Madisonville TX 77864 City State ZIP Code			\$180,000.00	\$180,000.00
Madison County		Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
1309 Settlers Lane, Madisonville, TX 77864 SETTLERS ADDITION LOT 56 1.0		Raw Land		
		<input checked="" type="checkbox"/> Check if this is community property (see instructions)		
		Other information you wish to add about this item, such as local property identification number: _____		

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....

\$513,133.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: *Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
 Yes

3.1. Make: <u>Jaguar</u> Model: <u>XK</u> Year: <u>2013</u> Approximate mileage: <u>32,000</u> Other information: 2013 Jaguar XK (approx. 35,000 miles)		Who has an interest in the property? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: <i>Creditors Who Have Claims Secured by Property</i> .	
			Current value of the entire property?	Current value of the portion you own?
			\$28,275.00	\$28,275.00
		<input checked="" type="checkbox"/> Check if this is community property (see instructions)		
3.2. Make: <u>Hyundai</u> Model: <u>Sonata</u> Year: <u>2016</u> Approximate mileage: <u>35,000</u> Other information: 2016 Hyundai Sonata (approx. 35,000 miles)		Who has an interest in the property? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: <i>Creditors Who Have Claims Secured by Property</i> .	
			Current value of the entire property?	Current value of the portion you own?
			\$12,712.50	\$12,712.50
		<input checked="" type="checkbox"/> Check if this is community property (see instructions)		

Debtor 1 Scott Fredric Garrett Case number (if known) _____

3.3.		Who has an interest in the property?	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
Make:	<u>Harley Davidson</u>	Check one.	
Model:	<u>FLSTCI</u>	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?
Year:	<u>2003</u>	<input type="checkbox"/> Debtor 2 only	Current value of the portion you own?
Approximate mileage:	<u>1,800</u>	<input type="checkbox"/> Debtor 1 and Debtor 2 only	
		<input checked="" type="checkbox"/> At least one of the debtors and another	\$3,965.00
Other information:			

2003 Harley Davidson FLSTCI (approx. 1,800 miles) **Check if this is community property** (see instructions)

3.4.		Who has an interest in the property?	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
Make:	<u>Ford</u>	Check one.	
Model:	<u>F150 Raptor</u>	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?
Year:	<u>2014</u>	<input type="checkbox"/> Debtor 2 only	Current value of the portion you own?
Approximate mileage:	<u>132,000</u>	<input type="checkbox"/> Debtor 1 and Debtor 2 only	
		<input checked="" type="checkbox"/> At least one of the debtors and another	\$33,000.00
Other information:			

2014 Ford F150 Raptor (approx. 132,000 miles) **Check if this is community property** (see instructions)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... → **\$77,952.50**

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No
 Yes. Describe..... **See continuation page(s).** **\$8,750.00**

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No
 Yes. Describe..... **See continuation page(s).** **\$1,425.00**

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No
 Yes. Describe..... **Porcelain pigs** **\$100.00**

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No
 Yes. Describe..... **See continuation page(s).** **\$475.00**

Debtor 1 Scott Fredric Garrett Case number (if known) _____

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe..... **See continuation page(s).** \$400.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe..... **Personal clothing** \$500.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe..... **Wedding rings** \$1,500.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No

Yes. Describe..... **See continuation page(s).** \$40.00

14. Any other personal and household items you did not already list, including any health aids you did not list

No

Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here..... → \$13,190.00**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No
 Yes..... Cash: \$150.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No
 Yes..... Institution name:

17.1. Checking account: **Woodforest National Bank** \$125.95
Checking account xxxx2870

17.2. Checking account: **Woodforest Bank** \$0.00
Checking account xxxx6700

(no balance on date of filing) \$0.00

Debtor 1 Scott Fredric Garrett Case number (if known) _____

17.3. Checking account: Chase Bank
Checking account xxxx1360 \$728.21

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No
 Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No
 Yes. Give specific information about them..... Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No
 Yes. Give specific information about them..... Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No
 Yes. List each account separately. Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No
 Yes..... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

No
 Yes..... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No
 Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No
 Yes. Give specific information about them _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No
 Yes. Give specific information about them _____

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No
 Yes. Give specific information about them _____

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Money or property owed to you? Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

	Federal: _____
	State: _____
	Local: _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No
 Yes. Give specific information

	Alimony: _____
	Maintenance: _____
	Support: _____
	Divorce settlement: _____
	Property settlement: _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No
 Yes. Give specific information

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31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No
 Yes. Name the insurance company of each policy and list its value.....

Company name:	Beneficiary:	Surrender or refund value:
Allianz Whole life insurance <u>(No cash surrender value)</u>	_____	\$1.00
Fidelity Term life insurance <u>(No cash surrender value)</u>	_____	\$1.00
AAA Term life insurance <u>(No cash surrender value)</u>	_____	\$1.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

No
 Yes. Give specific information

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33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No
 Yes. Describe each claim.....

--	-------

Debtor 1 Scott Fredric Garrett Case number (if known) _____

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No
 Yes. Describe each claim..... _____

35. Any financial assets you did not already list

No
 Yes. Give specific information _____

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here. **\$1,007.16**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.
 Yes. Go to line 38.

**Current value of the portion you own?
Do not deduct secured claims or exemptions.**

38. Accounts receivable or commissions you already earned

No
 Yes. Describe.. **Accounts Recievables** **\$2,400.00**

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No
 Yes. Describe.. **See continuation page(s).** **\$1,060.00**

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No
 Yes. Describe.. _____

41. Inventory

No
 Yes. Describe.. _____

42. Interests in partnerships or joint ventures

No
 Yes. Describe..... Name of entity: % of ownership:

43. Customer lists, mailing lists, or other compilations

No
 Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?
 No
 Yes. Describe.... _____

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

44. Any business-related property you did not already list

No
 Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....

\$3,460.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.
 Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No
 Yes....

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48. Crops--either growing or harvested

No
 Yes. Give specific information.....

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49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No
 Yes....

Riding Lawn Mower

\$100.00

	\$100.00
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50. Farm and fishing supplies, chemicals, and feed

No
 Yes....

--	-------

51. Any farm- and commercial fishing-related property you did not already list

No
 Yes. Give specific information.....

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52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.....

\$100.00

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

 No Yes. Give specific information.

**Lincoln Heritage Funeral benefits
(No cash surrender value)**

\$1.00

54. Add the dollar value of all of your entries from Part 7. Write that number here..... → \$1.00**Part 8: List the Totals of Each Part of this Form**55. Part 1: Total real estate, line 2..... → \$513,133.0056. Part 2: Total vehicles, line 5 \$77,952.5057. Part 3: Total personal and household items, line 15 \$13,190.0058. Part 4: Total financial assets, line 36 \$1,007.1659. Part 5: Total business-related property, line 45 \$3,460.0060. Part 6: Total farm- and fishing-related property, line 52 \$100.0061. Part 7: Total other property not listed, line 54 + \$1.0062. Total personal property. Add lines 56 through 61..... \$95,710.66 Copy personal property total → + \$95,710.6663. Total of all property on Schedule A/B. Add line 55 + line 62..... \$608,843.66

Debtor 1 Scott Fredric Garrett Case number (if known) _____

6. Household goods and furnishings (details):

Stove	<u>\$50.00</u>
Microwave	<u>\$25.00</u>
Refrigerator	<u>\$100.00</u>
Dishwasher	<u>\$100.00</u>
Washing machine	<u>\$50.00</u>
Living room furniture	<u>\$250.00</u>
Pots, Pans, Dishes, Flatware	<u>\$175.00</u>
Bedroom furniture	<u>\$500.00</u>
Lawn furniture	<u>\$100.00</u>
Household tools	<u>\$200.00</u>
Den furniture	<u>\$250.00</u>
Dining room furniture	<u>\$350.00</u>
Antiques	<u>\$50.00</u>
Art painting	<u>\$1,000.00</u>
Pictures	<u>\$25.00</u>
Books	<u>\$25.00</u>
Furnishings at Ranch:	<u>\$400.00</u>
Refrigerator	
Furnishings at Ranch:	<u>\$500.00</u>
(2) Stoves	
Furnishings at Ranch:	<u>\$200.00</u>
(2) Microwaves	
Furnishings at Ranch:	<u>\$100.00</u>
Washer	
Furnishings at Ranch:	<u>\$100.00</u>
Dryer	
Furnishings at Ranch:	<u>\$2,500.00</u>
Living Room Furniture	
Furnishings at Ranch:	<u>\$750.00</u>
Dining Room Furniture	
Furnishings at Ranch:	<u>\$150.00</u>
Patio Furniture	
Furnishings at Ranch:	<u>\$300.00</u>
(3) Bunk Beds	
Furnishings at Ranch:	<u>\$150.00</u>
Bedroom Furniture	
Furnishings at Ranch:	<u>\$50.00</u>
Pots, Pans, Dishes, Flatware	

Debtor 1	Scott Fredric Garrett	Case number (if known)
Furnishings at Ranch: Blankets, Linens, and Towels		\$50.00
Furnishings at Ranch: Yard Tools		\$250.00
7. Electronics (details):		
(4) Televisions		\$400.00
DVD Player		\$25.00
Stereo		\$50.00
(1) Computer		\$100.00
CDs		\$50.00
DVDs		\$50.00
Camera		\$100.00
(3) Cell phones		\$100.00
Furnishings at Ranch: TV		\$500.00
Furnishings at Ranch: DVD/ VHS Combo		\$50.00
9. Equipment for sports and hobbies (details):		
Exercise equipment		\$25.00
Furnishings at Ranch: Fishing Gear		\$200.00
Furnishings at Ranch: Riding Lawnmower		\$250.00
10. Firearms (details):		
Sako .375		\$150.00
Weatherby 30-378		\$250.00
13. Non-farm animals (details):		
(1) Dog		\$10.00
(1) Cat		\$10.00
(1) Horse		\$10.00
(1) Donkey		\$10.00
39. Office equipment, furnishings, and supplies (details):		
Printer		\$10.00
(5) Desk		\$500.00
(4) Computers		\$500.00
(3) Laptops		
Chairs		\$50.00

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Fill in this information to identify your case:

Debtor 1	Scott	Fredric	Garrett
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is an amended filing

Official Form 106C**Schedule C: The Property You Claim as Exempt**

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
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Brief description: 15418 Tutbury Cir , Houston, TX 77044	\$333,133.00	<input checked="" type="checkbox"/> \$60,968.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-002
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LT 11 BLK 3
SUMMERWOOD SEC 6 LAKES VILLAGE

Line from *Schedule A/B*: 1.1

Brief description: 2013 Jaguar XK (approx. 32,000 miles)	\$28,275.00	<input checked="" type="checkbox"/> \$7,904.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)
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2013 Jaguar XK (approx. 35,000 miles)

Line from *Schedule A/B*: 3.1

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption
Brief description: 2014 Ford F150 Raptor (approx. 132,000 miles)	<u>\$33,000.00</u>	<input checked="" type="checkbox"/> <u>\$33,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)
Line from <i>Schedule A/B</i> : <u>3.4</u>			
Brief description: Stove	<u>\$50.00</u>	<input checked="" type="checkbox"/> <u>\$50.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Microwave	<u>\$25.00</u>	<input checked="" type="checkbox"/> <u>\$25.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Refrigerator	<u>\$100.00</u>	<input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Dishwasher	<u>\$100.00</u>	<input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Washing machine	<u>\$50.00</u>	<input checked="" type="checkbox"/> <u>\$50.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Living room furniture	<u>\$250.00</u>	<input checked="" type="checkbox"/> <u>\$250.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Pots, Pans, Dishes, Flatware	<u>\$175.00</u>	<input checked="" type="checkbox"/> <u>\$175.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Bedroom furniture	<u>\$500.00</u>	<input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption
Brief description: Lawn furniture	<u>\$100.00</u>	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Household tools	<u>\$200.00</u>	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Den furniture	<u>\$250.00</u>	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Dining room furniture	<u>\$350.00</u>	<input checked="" type="checkbox"/> \$350.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Antiques	<u>\$50.00</u>	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Art painting	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Pictures	<u>\$25.00</u>	<input checked="" type="checkbox"/> \$25.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Books	<u>\$25.00</u>	<input checked="" type="checkbox"/> \$25.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: (4) Televisions	<u>\$400.00</u>	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>7</u>			

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption</i>
Brief description: DVD Player	<u>\$25.00</u>	<input checked="" type="checkbox"/> \$25.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>7</u>			
Brief description: Stereo	<u>\$50.00</u>	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>7</u>			
Brief description: (1) Computer	<u>\$100.00</u>	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>7</u>			
Brief description: CDs	<u>\$50.00</u>	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>7</u>			
Brief description: DVDs	<u>\$50.00</u>	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>7</u>			
Brief description: Camera	<u>\$100.00</u>	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>7</u>			
Brief description: (3) Cell phones	<u>\$100.00</u>	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>7</u>			
Brief description: Exercise equipment	<u>\$25.00</u>	<input checked="" type="checkbox"/> \$25.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>9</u>			
Brief description: Sako .375	<u>\$150.00</u>	<input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(7)
Line from <i>Schedule A/B</i> : <u>10</u>			

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption</i>
Brief description: Weatherby 30-378	<u>\$250.00</u>	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(7)
Line from <i>Schedule A/B</i> : <u>10</u>			
Brief description: Personal clothing	<u>\$500.00</u>	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)
Line from <i>Schedule A/B</i> : <u>11</u>			
Brief description: Wedding rings	<u>\$1,500.00</u>	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)
Line from <i>Schedule A/B</i> : <u>12</u>			
Brief description: (1) Dog	<u>\$10.00</u>	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(11)
Line from <i>Schedule A/B</i> : <u>13</u>			
Brief description: (1) Cat	<u>\$10.00</u>	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(11)
Line from <i>Schedule A/B</i> : <u>13</u>			
Brief description: (1) Horse	<u>\$10.00</u>	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(11)
Line from <i>Schedule A/B</i> : <u>13</u>			
Brief description: (1) Donkey	<u>\$10.00</u>	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(11)
Line from <i>Schedule A/B</i> : <u>13</u>			
Brief description: Allianz Whole life insurance (No cash surrender value)	<u>\$1.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051
Line from <i>Schedule A/B</i> : <u>31</u>			
Brief description: Fidelity Term life insurance (No cash surrender value)	<u>\$1.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051
Line from <i>Schedule A/B</i> : <u>31</u>			

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption</i>
Brief description: AAA Term life insurance (No cash surrender value)	<u>\$1.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051
Line from <i>Schedule A/B</i> : <u>31</u>			
Brief description: Printer	<u>\$10.00</u>	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>39</u>			
Brief description: (5) Desk	<u>\$500.00</u>	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>39</u>			
Brief description: (4) Computers (3) Laptops	<u>\$500.00</u>	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>39</u>			
Brief description: Chairs	<u>\$50.00</u>	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>39</u>			

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Scott Fredric Garrett**

CASE NO

CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
1.	Real property	\$513,133.00	\$379,780.00	\$133,353.00	\$60,968.00	\$72,385.00
3.	Motor vehicles (cars, etc.)	\$65,240.00	\$20,371.00	\$44,869.00	\$40,904.00	\$3,965.00
4.	Water/Aircraft, Motor Homes, Rec. veh. and access.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Household goods and furnishings	\$8,750.00	\$0.00	\$8,750.00	\$3,250.00	\$5,500.00
7.	Electronics	\$1,425.00	\$0.00	\$1,425.00	\$875.00	\$550.00
8.	Collectibles of value	\$100.00	\$0.00	\$100.00	\$0.00	\$100.00
9.	Equipment for sports and hobbies	\$475.00	\$0.00	\$475.00	\$25.00	\$450.00
10.	Firearms	\$400.00	\$0.00	\$400.00	\$400.00	\$0.00
11.	Clothes	\$500.00	\$0.00	\$500.00	\$500.00	\$0.00
12.	Jewelry	\$1,500.00	\$0.00	\$1,500.00	\$1,500.00	\$0.00
13.	Non-farm animals	\$40.00	\$0.00	\$40.00	\$40.00	\$0.00
14.	Unlisted pers. and household items-incl. health aids	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Cash	\$150.00	\$0.00	\$150.00	\$0.00	\$150.00
17.	Deposits of money	\$854.16	\$0.00	\$854.16	\$0.00	\$854.16
18.	Bonds, mutual funds or publicly traded stocks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Non-pub. traded stock and int. in businesses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Govt. and corp. bonds and other instruments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Retirement or pension accounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
22.	Security deposits and prepayments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Annuities	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Interests in an education IRA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Trusts, equit. or future int. (not in line 1)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
26.	Patents, copyrights, and other intellectual prop.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Licenses, franchises, other general intangibles	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Tax refunds owed to you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Scott Fredric Garrett**

CASE NO

CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

*Continuation Sheet # 1***Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
29.	Family support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Other amounts someone owes you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Interests in insurance policies	\$3.00	\$0.00	\$3.00	\$3.00	\$0.00
32.	Any int. in prop. due you from someone who has died	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Claims vs. third parties, even if no demand	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Other contin. and uniq. claims of every nature	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Any financial assets you did not already list	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
38.	Accounts rec. or commissions you already earned	\$2,400.00	\$0.00	\$2,400.00	\$0.00	\$2,400.00
39.	Office equipment, furnishings, and supplies	\$1,060.00	\$0.00	\$1,060.00	\$1,060.00	\$0.00
40.	Mach., fixt., equip., bus. suppl., tools of trade	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
41.	Inventory	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
42.	Interests in partnerships or joint ventures	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
43.	Customer and mailing lists, or other compilations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
44.	Any business-related property not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
47.	Farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
48.	Crops--either growing or harvested	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
49.	Farm/fishing equip., impl., mach., fixt., tools	\$100.00	\$0.00	\$100.00	\$0.00	\$100.00
50.	Farm and fishing supplies, chemicals, and feed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
51.	Farm/commercial fishing-related prop. not listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
53.	Any other property of any kind not already listed	\$1.00	\$0.00	\$1.00	\$0.00	\$1.00
TOTALS:		\$596,131.16	\$400,151.00	\$195,980.16	\$109,525.00	\$86,455.16

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Scott Fredric Garrett**

CASE NO

CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet #2

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
Real Property			
(None)			
Personal Property			
2016 Hyundai Sonata (approx. 35,000 miles)	\$12,712.50	\$2,085.00	\$10,627.50
TOTALS:			
	\$12,712.50	\$2,085.00	\$10,627.50

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
Real Property				
1309 Settlers Lane, Madisonville, TX 77864	\$180,000.00	\$107,615.00	\$72,385.00	\$72,385.00
Personal Property				
2003 Harley Davidson FLSTCI (approx. 1,800 miles)	\$3,965.00		\$3,965.00	\$3,965.00
Furnishings at Ranch:	\$400.00		\$400.00	\$400.00
Furnishings at Ranch:	\$500.00		\$500.00	\$500.00
Furnishings at Ranch:	\$200.00		\$200.00	\$200.00
Furnishings at Ranch:	\$100.00		\$100.00	\$100.00
Furnishings at Ranch:	\$100.00		\$100.00	\$100.00
Furnishings at Ranch:	\$2,500.00		\$2,500.00	\$2,500.00
Furnishings at Ranch:	\$750.00		\$750.00	\$750.00
Furnishings at Ranch:	\$150.00		\$150.00	\$150.00
Furnishings at Ranch:	\$300.00		\$300.00	\$300.00
Furnishings at Ranch:	\$150.00		\$150.00	\$150.00
Furnishings at Ranch:	\$50.00		\$50.00	\$50.00
Furnishings at Ranch:	\$50.00		\$50.00	\$50.00
Furnishings at Ranch:	\$250.00		\$250.00	\$250.00
Furnishings at Ranch:	\$500.00		\$500.00	\$500.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Scott Fredric Garrett**

CASE NO

CHAPTER **7****SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)***Continuation Sheet # 3*

Furnishings at Ranch:	\$50.00	\$50.00	\$50.00
Porcelain pigs	\$100.00	\$100.00	\$100.00
Furnishings at Ranch:	\$200.00	\$200.00	\$200.00
Furnishings at Ranch:	\$250.00	\$250.00	\$250.00
Cash on Hand	\$150.00	\$150.00	\$150.00
Woodforest National Bank	\$125.95	\$125.95	\$125.95
Chase Bank	\$728.21	\$728.21	\$728.21
Accounts Receivables	\$2,400.00	\$2,400.00	\$2,400.00
Riding Lawn Mower	\$100.00	\$100.00	\$100.00
Lincoln Heritage Funeral benefits	\$1.00	\$1.00	\$1.00
TOTALS:	\$194,070.16	\$107,615.00	\$86,455.16
			\$86,455.16

Summary	
A. Gross Property Value (not including surrendered property)	\$596,131.16
B. Gross Property Value of Surrendered Property	\$12,712.50
C. Total Gross Property Value (A+B)	\$608,843.66
D. Gross Amount of Encumbrances (not including surrendered property)	\$400,151.00
E. Gross Amount of Encumbrances on Surrendered Property	\$2,085.00
F. Total Gross Encumbrances (D+E)	\$402,236.00
G. Total Equity (not including surrendered property) / (A-D)	\$195,980.16
H. Total Equity in surrendered items (B-E)	\$10,627.50
I. Total Equity (C-F)	\$206,607.66
J. Total Exemptions Claimed	\$109,525.00
K. Total Non-Exempt Property Remaining (G-J)	\$86,455.16

Fill in this information to identify your case:

Debtor 1	Scott First Name	Fredric Middle Name	Garrett Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is an amended filing

Official Form 106D**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
---	---	--

2.1	Describe the property that secures the claim:	\$20,371.00	\$28,275.00
	Cfcu/spectrum Creditor's name Po Box 2069 Number Street	2013 Jaguar XK (approx. 35,000 miles)	

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Automobile

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim relates to a community debt

Date debt was incurred 09/2015 Last 4 digits of account number 5 0 0 0

Current Account

Add the dollar value of your entries in Column A on this page. Write that number here:

\$20,371.00

Debtor 1	Scott Fredric Garrett	Case number (if known)				
Part 1: Additional Page After listing any entries on this page, number them sequentially from the previous page.		Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any		
2.2	Describe the property that secures the claim: Hyundai Motor Finance Creditor's name Attn: Bankruptcy Number Street PO Box 20809	\$2,085.00	\$12,712.50			
<p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)</p> <p>Lease</p>						
Who owes the debt? Check one.						
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another						
<input checked="" type="checkbox"/> Check if this claim relates to a community debt						
Date debt was incurred <u>04/2017</u>		Last 4 digits of account number	<u>9</u>	<u>7</u>	<u>1</u>	<u>7</u>
Current Account						
2.3	Describe the property that secures the claim: United Built Homes, LI Creditor's name 8500 Line Ave Number Street	\$107,615.00	\$180,000.00			
<p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)</p> <p>Conventional Real Estate Mortgage</p>						
Who owes the debt? Check one.						
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another						
<input checked="" type="checkbox"/> Check if this claim relates to a community debt						
Date debt was incurred <u>06/2006</u>		Last 4 digits of account number	<u>6</u>	<u>3</u>	<u>0</u>	<u>2</u>
Current Account						
<p>Add the dollar value of your entries in Column A on this page. Write that number here:</p> <div style="text-align: right; border: 1px solid black; padding: 2px;"><u>\$109,700.00</u></div>						

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Part 1:	Additional Page After listing any entries on this page, number them sequentially from the previous page.	Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
---------	---	--	--	---

2.4	Describe the property that secures the claim:	<u>\$272,165.00</u>	<u>\$333,133.00</u>	
Woodforest National Bank Creditor's name Attn: Bankruptcy Number Street PO Box 7889				

The Woodlands TX 77387
 City State ZIP Code

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim relates to a community debt

Date debt was incurred 10/27/2016 Last 4 digits of account number 7 5 0 0

Current Account

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

Credit Line Secured

Add the dollar value of your entries in Column A on this page. Write that number here:

\$272,165.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$402,236.00

Fill in this information to identify your case:

Debtor 1	Scott First Name	Fredric Middle Name	Garrett Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is an amended filing

Official Form 106E/F**Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.1		
Priority Creditor's Name	Last 4 digits of account number	
Number Street	When was the debt incurred?	
City	State	ZIP Code
Who incurred the debt? Check one.		
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<input type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?		
<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes		
Type of PRIORITY unsecured claim:		
<input type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____		

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim

4.1	\$26,823.00
Amex Nonpriority Creditor's Name Correspondence/Bankruptcy Number Street PO Box 981540	
Last 4 digits of account number <u>9 9 7 3</u> When was the debt incurred? <u>05/2013</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
EI Paso TX 79998 City State ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
Collection Account Closed By Grantor	
4.2	\$940.00
Amex Nonpriority Creditor's Name Correspondence/Bankruptcy Number Street PO Box 981540	
Last 4 digits of account number <u>0 6 9 3</u> When was the debt incurred? <u>09/2017</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
EI Paso TX 79998 City State ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
Current Account Account Closed By Grantor	

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.3		<u>\$4,224.05</u>
Amex		Last 4 digits of account number <u>1 0 0 4</u>
Nonpriority Creditor's Name Correspondence/Bankruptcy		When was the debt incurred?
Number Street PO Box 981540		As of the date you file, the claim is: Check all that apply.
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
EI Paso TX 79998		Type of NONPRIORITY unsecured claim:
City State ZIP Code		<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card
Who incurred the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<input checked="" type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
4.4		<u>\$20,237.97</u>
Amex		Last 4 digits of account number <u>1 0 0 2</u>
Nonpriority Creditor's Name Correspondence/Bankruptcy		When was the debt incurred?
Number Street PO Box 981540		As of the date you file, the claim is: Check all that apply.
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
EI Paso TX 79998		Type of NONPRIORITY unsecured claim:
City State ZIP Code		<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card
Who incurred the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<input checked="" type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.5		\$6,143.00
Bank of America		Last 4 digits of account number <u>1 0 7 2</u>
Nonpriority Creditor's Name 4909 Savarese Circle		When was the debt incurred? <u>02/2016</u>
Number Street FL1-908-01-50		As of the date you file, the claim is: Check all that apply.
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Tampa FL 33634		Type of NONPRIORITY unsecured claim:
City State ZIP Code		<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card
Who incurred the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<input checked="" type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
Current Account		
4.6		\$0.00
Bank of America		Last 4 digits of account number <u>0 8 9 4</u>
Nonpriority Creditor's Name Attn: Bankruptcy		When was the debt incurred? <u>01/2007</u>
Number Street NC4-105-03-14 POB 26012		As of the date you file, the claim is: Check all that apply.
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Greensboro NC 27420		Type of NONPRIORITY unsecured claim:
City State ZIP Code		<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Recreational
Who incurred the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<input checked="" type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
Paid		
Account Closed		

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.7		\$13,646.00
Barclays Bank Delaware		Last 4 digits of account number <u>8 6 0 6</u>
Nonpriority Creditor's Name Attn: Correspondence		When was the debt incurred? <u>11/2018</u>
Number Street PO Box 8801		As of the date you file, the claim is: Check all that apply.
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Wilmington DE 19899		Type of NONPRIORITY unsecured claim:
City State ZIP Code		<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card
Who incurred the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<input checked="" type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
Account Closed By Grantor		
4.8		\$9,097.00
Capital One		Last 4 digits of account number <u>6 3 4 0</u>
Nonpriority Creditor's Name Attn: Bankruptcy		When was the debt incurred? <u>04/2017</u>
Number Street PO Box 30285		As of the date you file, the claim is: Check all that apply.
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Salt Lake City UT 84130		Type of NONPRIORITY unsecured claim:
City State ZIP Code		<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Charge Account
Who incurred the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<input checked="" type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
Current Account		

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.9 \$125,329.75

Celtic Bank

Nonpriority Creditor's Name

268 S. State Street

Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Salt Lake City UT 84111

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Business Account**

4.10

\$5,937.00

Celtic Bank

Nonpriority Creditor's Name

268 S. State Street

Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Salt Lake City UT 84111

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Business Account**

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.11		<u>\$19,521.00</u>
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Cfcu/spectrum
Nonpriority Creditor's Name
Po Box 2069
Number Street

Last 4 digits of account number 0 1 0 1When was the debt incurred? 01/2017

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Oakland **CA** **94604**
City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Check Credit or Line of Credit**

Is the claim subject to offset?

- No
- Yes

Current Account

4.12		<u>\$0.00</u>
------	--	---------------

Cfcu/spectrum
Nonpriority Creditor's Name
Po Box 2069
Number Street

Last 4 digits of account number 0 1 0 0When was the debt incurred? 08/14/2015

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Oakland **CA** **94604**
City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Check Credit or Line of Credit**

Is the claim subject to offset?

- No
- Yes

Current Account

Account Closed

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$0.00****4.13****Cfcu/spectrum**

Nonpriority Creditor's Name

Po Box 2069

Number Street

Last 4 digits of account number 5 0 0 1When was the debt incurred? 09/2015

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Oakland CA 94604

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Paid**Account Closed****\$0.00****4.14****Chase Auto Finance**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 901076Last 4 digits of account number 5 9 0 9When was the debt incurred? 12/2012

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Fort Worth TX 76101

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Paid**Account Closed**

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.15

\$0.00

Chase Card Services

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 15298

Last 4 digits of account number 3 9 9 4

When was the debt incurred? 09/1994

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Wilmington DE 19850

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Paid

Account Closed By Grantor

4.16

\$0.00

Citi/Sears

Nonpriority Creditor's Name

Citibank/Centralized Bankruptcy

Number Street

PO Box 790034

Last 4 digits of account number 9 9 9 1

When was the debt incurred? 01/2009

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

St Louis MO 63179

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Paid

Account Closed

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.17		\$11,468.00
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Citibank Nonpriority Creditor's Name
Attn: Recovery/Centralized Bankruptcy
Number Street
PO Box 790034

Last 4 digits of account number 1 9 2 7

When was the debt incurred? 12/2017

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

St Louis MO **63179**
City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

4.18		\$1,204.00
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Citibank North America Nonpriority Creditor's Name
Citibank SD MC 425
Number Street
5800 South Corp Place

Last 4 digits of account number 2 5 2 5

When was the debt incurred? 10/2008

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Sioux Falls SD **57108**
City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Current Account

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$92.00****4.19****Citibank/Exxon Mobile**

Nonpriority Creditor's Name

Attn: BankruptcyNumber Street
PO Box 790034Last 4 digits of account number 4 7 0 3When was the debt incurred? 10/1994

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

St Louis MO 63179

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account**4.20****\$0.00****Citibank/Sears**

Nonpriority Creditor's Name

Attn: BankruptcyNumber Street
PO Box 6275Last 4 digits of account number 2 0 1 2When was the debt incurred? 09/18/2008

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Sioux Falls SD 57117

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account**Account Closed By Grantor****INACTIVE ACCOUNT****Type of NONPRIORITY unsecured claim:**

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Charge Account

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.21****\$52.00****Citibank/Shell Oil**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 790034Last 4 digits of account number 1 9 2 5When was the debt incurred? 07/1988

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

St Louis MO 63179

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account**4.22****\$0.00****Citicard**

Nonpriority Creditor's Name

Citicorp Credit Services; Attn: Centrali

Number Street

PO Box 20507Last 4 digits of account number 4 1 4 7When was the debt incurred? 11/2004

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Kansas City MO 64195

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Paid**Account Closed By Grantor****Type of NONPRIORITY unsecured claim:**

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Charge Account

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.23		<u>\$12,552.00</u>
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Comenity Bank
 Nonpriority Creditor's Name
Attn: Bankruptcy
 Number Street
PO Box 182125

Last 4 digits of account number 2 4 6 8When was the debt incurred? 02/2013

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Columbus OH 43218
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt **Credit Card**

Is the claim subject to offset?

- No
- Yes

4.24		<u>\$0.00</u>
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Comenity Bank/Ann Taylor
 Nonpriority Creditor's Name
Attn: Bankruptcy Dept
 Number Street
PO Box 182125

Last 4 digits of account number 6 0 8 8When was the debt incurred? 08/2011

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Columbus OH 43218
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt **Charge Account**

Is the claim subject to offset?

- No
- Yes

Paid**Account Closed By Grantor**

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.25****\$0.00****Comenity Bank/Gander Mountain**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 182125Last 4 digits of account number 8 6 4 0When was the debt incurred? 11/2008

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Columbus OH 43218

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Current Account**Account Closed By Grantor****4.26****\$0.00****Comenity Bank/Palais Royal**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 182125Last 4 digits of account number 8 8 2 3When was the debt incurred? 03/2010

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Columbus OH 43218

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Paid**Account Closed By Grantor**

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.27

\$357.00

Comenity Bank/Pier 1

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 182125

Last 4 digits of account number 6 7 3 7

When was the debt incurred? 07/2015

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Columbus OH 43218

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Current Account

4.28

\$0.00

Comenitbank/Jared

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Number Street

PO Box 182125

Last 4 digits of account number 5 3 1 9

When was the debt incurred? 04/2006

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Columbus OH 43218

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Current Account

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.29****\$0.00****Comenitybank/New York**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 18215**Columbus OH 43218**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Paid**Account Closed By Grantor****4.30****\$0.00****Conns HomePlus**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

2445 Technology Forest Blvd, Bldg 4, Ste**The Woodlands TX 77381**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Paid**Account Closed**Last 4 digits of account number **7 5 5 0**When was the debt incurred? **08/2013**

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Charge Account

Last 4 digits of account number **4 7 3 2**When was the debt incurred? **11/2009**

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Secured

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.31****\$0.00****Department Store National Bank/Macy's**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

9111 Duke BoulevardLast 4 digits of account number 5 2 6 0When was the debt incurred? 12/2006

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Mason OH 45040

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account**4.32****\$14,392.00****Discover Financial**

Nonpriority Creditor's Name

Attn: Bankruptcy Department

Number Street

PO Box 15316Last 4 digits of account number 9 6 9 2When was the debt incurred? 04/2016

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Wilmington DE 19850

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$172,000.00****Emerchant Advance LLC**

Nonpriority Creditor's Name

1393 Veterans Memorial Hwy, Ste. 2025

Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Hauppauge NY 11788

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

4.34**\$0.00****Ford Motor Credit**

Nonpriority Creditor's Name

National Bankruptcy Service Center

Number Street

PO Box 62180Last 4 digits of account number 3 2 8 2When was the debt incurred? 10/2011

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Colorado Springs CO 80962

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Paid**Account Closed****Type of NONPRIORITY unsecured claim:**

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Automobile**

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.35****\$605.66****Frost Bank**

Nonpriority Creditor's Name

ATTN: Bankruptcy Dept. T-Lobby

Number Street

P.O. Box 1600

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

San Antonio TX 78296

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Lease Auto

4.36**\$12,719.15****Frost Bank**

Nonpriority Creditor's Name

ATTN: Bankruptcy Dept. T-Lobby

Number Street

P.O. Box 1600

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

San Antonio TX 78296

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Outstanding Debt

4.37**\$132,624.60****Fundworks**

Nonpriority Creditor's Name

5990 N. Sepulveda Blvd., Ste. 310

Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Van Nuys CA 91411

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Business Account

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.38****\$899.48****Home Depot Credit Services**

Nonpriority Creditor's Name

PO Box 182676

Number Street

Last 4 digits of account number 0 8 3 6

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Columbus OH 43218

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Credit Card**

4.39**\$0.00****Jaguar Credit**

Nonpriority Creditor's Name

PO Box 680020

Number Street

Attn: BankruptcyLast 4 digits of account number 7 1 8 0When was the debt incurred? 03/2008

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Franklin TN 37068

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Paid**Account Closed****Type of NONPRIORITY unsecured claim:**

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Automobile**

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.40****\$10,229.00****Navient**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 9640Last 4 digits of account number 1 0 1 4When was the debt incurred? 10/2011

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Wilkes-Barre PA 18773

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Current Account**STUDENT LOAN PAYMENT DEFERRED****4.41****\$8,453.00****Navient**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 9640Last 4 digits of account number 0 5 1 2When was the debt incurred? 05/2010

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Wilkes-Barre PA 18773

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Current Account**STUDENT LOAN PAYMENT DEFERRED**

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.42

\$3,252.00

Navient

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 9640

Last 4 digits of account number 0 9 2 3

When was the debt incurred? 09/2009

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Wilkes-Barre PA 18773

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Current Account

STUDENT LOAN PAYMENT DEFERRED

4.43

\$309.60

Navient

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 9640

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Wilkes-Barre PA 18773

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.44

\$0.00

Nordstrom FSB
Nonpriority Creditor's Name
ATTN: Bankruptcy
Number Street
PO Box 6555

Last 4 digits of account number 6 4 8 1

When was the debt incurred? 05/2006

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Englewood CO 80155
City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Current Account

4.45

\$0.00

NTB/CBSD
Nonpriority Creditor's Name
Citi Corp Credit Services Centralized Ba
Number Street
PO Box 20507

Last 4 digits of account number 4 5 7 3

When was the debt incurred? 05/27/2013

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Kansas City MO 64195
City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Current Account

Account Closed By Grantor

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.46****\$0.00****Ocwen Loan Servicing, LLC**

Nonpriority Creditor's Name

1661 Worthington Road

Number Street

Suite 100Last 4 digits of account number **0 6 6 4**When was the debt incurred? **09/1998**

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

West Palm Beach FL 33409

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Paid**Account Closed****4.47****\$77,056.59****OnDeck**

Nonpriority Creditor's Name

1400 Broadway, 25th Fl

Number Street

Last 4 digits of account number When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

New York NY 10018

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Business Loan**

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$161.69****4.48****Pitney Bowes**

Nonpriority Creditor's Name

PO Box 371887

Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Pittsburgh PA 15250

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Postage Machine**

4.49**\$0.00****Rothman Furn**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

Mac F8235-02F PO Box 10438Last 4 digits of account number 3 8 2 7When was the debt incurred? 10/31/2015

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Des Moines IA 50306

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Current Account**Account Closed By Consumer****Type of NONPRIORITY unsecured claim:**

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Charge Account**

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$0.00****Sterling Jewelers/Jared**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

375 Ghent RdLast 4 digits of account number 1 7 5 7When was the debt incurred? 04/2006

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Akron OH 44333

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Transferred**Account Closed****PURCHASED BY ANOTHER LENDER****\$0.00****Suntrust Bk Tampa Bay**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

Mail Code VA-RVW-6290 PO Box 85092Last 4 digits of account number 7 2 9 0When was the debt incurred? 08/2014

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Richmond VA 23286

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Paid**Account Closed****Type of NONPRIORITY unsecured claim:**

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Automobile**

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.52****\$335.00****Syncb/ccdstr**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 965060Last 4 digits of account number 3 9 8 0When was the debt incurred? 09/2018

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Charge Account

Is the claim subject to offset?

No
 Yes

Current Account**4.53****\$0.00****Syncb/hdceap**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 965060Last 4 digits of account number 4 2 3 3When was the debt incurred? 08/24/2011

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Charge Account

Is the claim subject to offset?

No
 Yes

Current Account**Account Closed By Grantor**

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$0.00****4.54****Syncb/Home Design**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 965060Last 4 digits of account number 2 0 6 0When was the debt incurred? 07/2019

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Charge Account

Is the claim subject to offset?

No
 Yes

Current Account**4.55****\$101.00****Syncb/Phillips 66**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 965060Last 4 digits of account number 5 2 9 1When was the debt incurred? 11/2007

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Charge Account

Is the claim subject to offset?

No
 Yes

Current Account

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.56****\$0.00****Syncb/Rooms To Go**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 965060Last 4 digits of account number 5 3 3 5When was the debt incurred? 10/22/2017

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Current Account**Account Closed By Grantor****INACTIVE ACCOUNT****4.57****\$0.00****Syncb/sync Bank**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 965060Last 4 digits of account number 4 6 5 3When was the debt incurred? 06/14/2008

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Current Account**Account Closed By Grantor****INACTIVE ACCOUNT**

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.58

\$0.00

SYNCB/Texaco
Nonpriority Creditor's Name
Attn: Bankruptcy
Number Street
PO Box 965060

Last 4 digits of account number 3 9 1 5

When was the debt incurred? 08/1989

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Paid

Account Closed By Grantor

4.59

\$0.00

Syncb/tourneau
Nonpriority Creditor's Name
Attn: Bankruptcy
Number Street
PO Box 965060

Last 4 digits of account number 8 0 4 3

When was the debt incurred? 08/10/2003

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Current Account

Account Closed By Consumer

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.60

\$0.00

Synchrony Bank

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 965060

Last 4 digits of account number 5 0 4 0

When was the debt incurred? 12/18/2005

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Current Account

Account Closed By Grantor

4.61

\$0.00

Synchrony Bank / HH Gregg

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 965060

Last 4 digits of account number 5 6 2 3

When was the debt incurred? 01/21/2016

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Current Account

Account Closed By Grantor

INACTIVE ACCOUNT

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.62****\$0.00****Synchrony Bank/ Money Sport**

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Number Street

PO Box 965060Last 4 digits of account number 3 9 9 3When was the debt incurred? 06/30/2013

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account**Account Closed By Grantor****INACTIVE ACCOUNT****4.63****\$0.00****Synchrony Bank/Care Credit**

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Number Street

PO Box 965060Last 4 digits of account number 9 3 6 1When was the debt incurred? 05/08/2011

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account**Account Closed By Grantor****INACTIVE ACCOUNT**

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.64****\$1,935.00****Synchrony Bank/Care Credit**

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Number Street

PO Box 965060Last 4 digits of account number 4 5 2 4When was the debt incurred? 01/2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account**4.65****\$126.00****Synchrony Bank/Chevron**

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Number Street

PO Box 965060Last 4 digits of account number 8 8 5 8When was the debt incurred? 07/2006

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.66****\$266.00****Synchrony Bank/Lowes**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 965060Last 4 digits of account number 0 0 4 2When was the debt incurred? 05/2016

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account**4.67****\$0.00****Synchrony Bank/Lowes**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 965060Last 4 digits of account number 2 1 8 3When was the debt incurred? 07/24/2005

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account**Account Closed By Grantor**

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.68

\$0.00

Synchrony Bank/Mens Wearhouse

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Number Street

PO Box 965060Last 4 digits of account number 7 6 9 9When was the debt incurred? 09/22/2003

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account**Account Closed**

4.69

\$0.00

Target

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 9475Last 4 digits of account number 4 3 1 7When was the debt incurred? 02/2009

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Minneapolis MN 55440

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Paid**Account Closed By Grantor**

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.70****\$0.00****TD Auto Finance**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 9223Last 4 digits of account number 5 5 3 5When was the debt incurred? 11/2006

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Farmington Hilss MI 48333

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt **Automobile**

Is the claim subject to offset?

- No
- Yes

Paid**Account Closed****4.71****\$850.00****TD Retail Card/Renovate Card**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

1000 MacArthur BlvdLast 4 digits of account number 7 4 3 3When was the debt incurred? 12/2017

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Mahwah NJ 07430

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt **Charge Account**

Is the claim subject to offset?

- No
- Yes

Current Account

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.72****\$0.00**

U.S. Bancorp
Nonpriority Creditor's Name
Attn: Bankruptcy
Number Street
800 Nicollet Mall

Last 4 digits of account number 2 5 0 1When was the debt incurred? 12/2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Minneapolis MN 55402
City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account**4.73****\$497.46**

United Community Credit Union
Nonpriority Creditor's Name
PO Box 606
Number Street

Last 4 digits of account number When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Galena Park TX 77547
City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Overdraft Fees

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.74****\$1,770.00****Wells Fargo Bank NA**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

1 Home Campus MAC X2303-01ALast 4 digits of account number 6 4 1 7When was the debt incurred? 03/2019

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Des Moines IA 50328

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account**4.75****\$0.00****Wells Fargo Bank NA**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

1 Home Campus MAC X2303-01ALast 4 digits of account number 0 0 0 1When was the debt incurred? 03/2006

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Des Moines IA 50328

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Paid**Account Closed**

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.76

\$0.00

Wells Fargo Bank NA

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

1 Home Campus MAC X2303-01ALast 4 digits of account number 9 9 2 7When was the debt incurred? 05/04/2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Des Moines IA 50328

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account**Account Closed By Consumer**

4.77

\$0.00

Wells Fargo Dealer Services

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 19657Last 4 digits of account number 5 8 7 7When was the debt incurred? 06/2010

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Irvine CA 92623

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Paid**Account Closed****DISPUTE RESOLVED-CONSUMER DISAGREES**

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.78****\$0.00****Wells Fargo/Preferred**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

POB 10438 MAC F8235-02FLast 4 digits of account number **7 9 3 1**When was the debt incurred? **07/19/2014**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Des Moines IA 50306

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Current Account**Account Closed By Grantor****4.79****\$0.00****Wells Fargo/Preferred**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

POB 10438 MAC F8235-02FLast 4 digits of account number **4 4 5 4**When was the debt incurred? **09/23/2008**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Des Moines IA 50306

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Current Account**Account Closed By Grantor**

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.80

\$0.00

Wf/preferr

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 51193Last 4 digits of account number 6 6 2 5When was the debt incurred? 12/09/2014

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Los Angeles CA 90051

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Current Account**Account Closed By Consumer**

4.81

\$0.00

Wffinancial/Wells Fargo

Nonpriority Creditor's Name

Attn: Bankruptcy 2nd Floor

Number Street

PO Box 6995Last 4 digits of account number 9 0 0 1When was the debt incurred? 03/2011

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Phoenix AZ 85038

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Account Closed**DISPUTE RESOLVED-CONSUMER DISAGREES**

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.82****\$0.00****Wffnb/gallery Furniture**

Nonpriority Creditor's Name

Wffnb Card Services

Number Street

PO Box 51193Last 4 digits of account number 0 8 1 1When was the debt incurred? 03/09/2013

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Las Vegas NV 89193

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Current Account**Account Closed By Grantor****4.83****\$0.00****Woodforest National Bank**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 7889Last 4 digits of account number 1 5 0 0When was the debt incurred? 05/2009

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

The Woodlands TX 77387

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt**Is the claim subject to offset?**

No
 Yes

Paid**Account Closed****Type of NONPRIORITY unsecured claim:**

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Home Equity Line of Credit**

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.84

\$7,711.00

World's Foremost Bank

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

4800 NW 1st StLast 4 digits of account number 3 4 7 0When was the debt incurred? 03/2016

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Lincoln NE 68521

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Current Account**Type of NONPRIORITY unsecured claim:**

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Internal Revenue Service	On which entry in Part 1 or Part 2 did you list the original creditor?		
Name Centralized Insolvency Operations	Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims		
Number Street P.O. Box 7346	<input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims		
Philadelphia	PA	19101-7346	Last 4 digits of account number _____
City	State	ZIP Code	

Debtor 1 Scott Fredric Garrett Case number (if known) _____

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only.
28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

	Total claim
Total claims from Part 1	
6a. Domestic support obligations	6a. <u>\$0.00</u>
6b. Taxes and certain other debts you owe the government	6b. <u>\$0.00</u>
6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$0.00</u>
6e. Total. Add lines 6a through 6d.	6d. <u>\$0.00</u>

	Total claim
Total claims from Part 2	
6f. Student loans	6f. <u>\$0.00</u>
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$703,918.00</u>
6j. Total. Add lines 6f through 6i.	6j. <u>\$703,918.00</u>

Fill in this information to identify your case:

Debtor 1	Scott First Name	Fredric Middle Name	Garrett Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is an amended filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	Hyundai Motor Finance Name Attn: Bankruptcy Number Street PO Box 20809	2016 Hyundai Sonata (approx. 35,000 miles) Contract to be REJECTED
	Fountain Valley City	CA 92728 State ZIP Code
2.2	Verizon Wireless Name PO Box 105378 Number Street	cell phone Contract to be ASSUMED
	Atlanta City	GA 30348 State ZIP Code
2.3	Woodforest National Bank Name 13301 Eat Freeway Number Street	Business property lease Contract to be REJECTED
	Houston City	TX 77015 State ZIP Code

Fill in this information to identify your case:

Debtor 1	Scott First Name	Fredric Middle Name	Garrett Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is an amended filing

Official Form 106H**Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
 No
 Yes

In which community state or territory did you live? Texas Fill in the name and current address of that person.

Tanya Garrett

Name of your spouse, former spouse, or legal equivalent

15418 Tutbury Cir

Number Street

Houston
City

TX
State

77044
ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.1	Garrett, Tanya Name 15418 Tutbury Cir Number Street		
	Houston City	TX State	77044 ZIP Code

Schedule D, line 2.1

Schedule E/F, line _____

Schedule G, line _____

Cfcu/spectrum

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Additional Page to List More Codebtors**Column 1: Your codebtor****Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.2 Garrett, Tanya
 Name
15418 Tutbury Cir
 Number Street

 Schedule D, line 2.2 Schedule E/F, line _____ Schedule G, line _____**Hyundai Motor Finance**

Houston TX 77044
 City State ZIP Code

 Schedule D, line _____ Schedule E/F, line 5.1 Schedule G, line _____**Internal Revenue Service**

Houston TX 77044
 City State ZIP Code

 Schedule D, line 2.3 Schedule E/F, line _____ Schedule G, line _____**United Built Homes, LI**

3.3 Garrett, Tanya
 Name
15418 Tutbury Cir
 Number Street

Houston TX 77044
 City State ZIP Code

 Schedule D, line 2.4 Schedule E/F, line _____ Schedule G, line _____**Woodforest National Bank**

3.4 Garrett, Tanya
 Name
15418 Tutbury Cir
 Number Street

Houston TX 77044
 City State ZIP Code

Debtor 1	Case number (if known)	
	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ➔ 4.	\$0.00	\$5,457.72
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$0.00	\$58.65
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$818.65
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$0.00	\$1,177.69
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: <u>See continuation sheet</u>	5h. + \$0.00	\$691.08
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$0.00	\$2,746.07
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$0.00	\$2,711.65
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$0.00	\$0.00
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$0.00	\$0.00
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: <u>Avg. Monthly Pay</u>	8h. + \$4,350.00	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$4,350.00	\$0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$4,350.00	+ \$2,711.65 = \$7,061.65
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. + \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. \$7,061.65	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No. None.		
<input type="checkbox"/> Yes. Explain: _____		

Debtor 1 Scott Fredric Garrett Case number (if known) _____

5h. Other Payroll Deductions (details)	For Debtor 1	For Debtor 2 or non-filing spouse
HSA	_____	<u>\$270.83</u>
TRS- Mem Cont	_____	<u>\$420.25</u>
Totals:	<u>\$0.00</u>	<u>\$691.08</u>

Fill in this information to identify your case:

Debtor 1	Scott First Name	Fredric Middle Name	Garrett Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known) _____			

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J**Schedule J: Your Expenses****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

No. Go to line 2.
 Yes. **Does Debtor 2 live in a separate household?**
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

 No Yes. Fill out this information for each dependent.....**Dependent's relationship to Debtor 1 or Debtor 2****Dependent's age****Does dependent live with you?**

_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. 4. \$2,308.00
 Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes 4a. _____
 4b. Property, homeowner's, or renter's insurance 4b. _____
 4c. Home maintenance, repair, and upkeep expenses 4c. \$90.00
 4d. Homeowner's association or condominium dues 4d. _____

Debtor 1	Scott Fredric Garrett	Case number (if known)	_____
Your expenses			
5.	Additional mortgage payments for your residence, such as home equity loans		
6.	Utilities:		
6a.	Electricity, heat, natural gas	6a.	<u>\$500.00</u>
6b.	Water, sewer, garbage collection	6b.	<u>\$100.00</u>
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$150.00</u>
6d.	Other. Specify: <u>Cell Phone</u>	6d.	<u>\$225.00</u>
7.	Food and housekeeping supplies		
8.	Childcare and children's education costs		
9.	Clothing, laundry, and dry cleaning		
10.	Personal care products and services		
11.	Medical and dental expenses		
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.		
13.	Entertainment, clubs, recreation, newspapers, magazines, and books		
14.	Charitable contributions and religious donations		
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a.	Life insurance	15a.	<u>\$350.00</u>
15b.	Health insurance	15b.	_____
15c.	Vehicle insurance	15c.	<u>\$550.00</u>
15d.	Other insurance. Specify: _____	15d.	_____
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Self Employment Taxes</u>		
16.	<u>\$410.00</u>	16.	_____
17.	Installment or lease payments:		
17a.	Car payments for Vehicle 1 2013 Jaguar XK	17a.	<u>\$890.00</u>
17b.	Car payments for Vehicle 2	17b.	_____
17c.	Other. Specify: _____	17c.	_____
17d.	Other. Specify: _____	17d.	_____
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		
18.	_____	18.	_____
19.	Other payments you make to support others who do not live with you. Specify: _____		
19.	_____	19.	_____

Debtor 1 Scott Fredric Garrett Case number (if known) _____

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a. _____
20b. Real estate taxes	20b. _____
20c. Property, homeowner's, or renter's insurance	20c. _____
20d. Maintenance, repair, and upkeep expenses	20d. _____
20e. Homeowner's association or condominium dues	20e. _____

21. Other. Specify: _____

21. + _____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.	22a. _____ \$7,048.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b. _____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. _____ \$7,048.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. _____ \$7,061.65
23b. Copy your monthly expenses from line 22c above.	23b. - _____ \$7,048.00
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. _____ \$13.65

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here:
None.

Fill in this information to identify your case:

Debtor 1	<u>Scott</u> First Name	<u>Fredric</u> Middle Name	<u>Garrett</u> Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)			

Check if this is an amended filing

Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B.....	<u>\$513,133.00</u>
1b. Copy line 62, Total personal property, from Schedule A/B.....	<u>\$95,710.66</u>
1c. Copy line 63, Total of all property on Schedule A/B.....	<u>\$608,843.66</u>

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	<u>\$402,236.00</u>
---	---------------------

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	<u>\$0.00</u>
---	---------------

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	+ <u>\$703,918.00</u>
--	-----------------------

Your total liabilities

\$1,106,154.00

Part 3: Summarize Your Income and Expenses4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I.....	<u>\$7,061.65</u>
---	-------------------

5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J.....	<u>\$7,048.00</u>
---	-------------------

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**Total claim****From Part 4 on *Schedule E/F*, copy the following:**

9a. Domestic support obligations. (Copy line 6a.) _____

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) _____

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) _____

9d. Student loans. (Copy line 6f.) _____

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) _____

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + _____

9g. **Total.** Add lines 9a through 9f. _____

Fill in this information to identify your case:

Debtor 1	<u>Scott</u> First Name	<u>Fredric</u> Middle Name	<u>Garrett</u> Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)			

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Scott Fredric Garrett
Scott Fredric Garrett, Debtor 1

X _____
Signature of Debtor 2

Date 11/14/2019
MM / DD / YYYY

Date _____
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Scott First Name	Fredric Middle Name	Garrett Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is an amended filing

Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 2: Explain the Sources of Your Income**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

 No Yes. Fill in the details.

	Debtor 1	Non-Filing Spouse		
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	
From January 1 of the current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<u>\$270,000.00 (est.)</u>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<u>\$48,550.00</u>
For the last calendar year: (January 1 to December 31, <u>2018</u>)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<u>\$863,000.00 (est.)</u>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<u>\$45,000.00 (est.)</u>
For the calendar year before that: (January 1 to December 31, <u>2017</u>)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<u>\$2,006,182.00</u>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<u>\$43,454.00</u>

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

 No Yes. Fill in the details.

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Cfcu/spectrum Creditor's name Po Box 2069 Number Street		\$2,592.00	\$20,371.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Oakland CA 94604 City State ZIP Code				
Hyundai Motor Finance Creditor's name Attn: Bankruptcy Number Street PO Box 20809	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
		\$1,041.00	\$2,085.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Fountain Valley CA 92728 City State ZIP Code				
Woodforest National Bank Creditor's name Attn: Bankruptcy Number Street PO Box 7889	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
		\$6,924.00	\$272,165.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
The Woodlands TX 77387 City State ZIP Code				

Debtor 1	Scott Fredric Garrett	Case number (if known)	_____		
		Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
United Built Homes, LI Creditor's name 8500 Line Ave Number Street			\$4,533.00	\$107,615.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input checked="" type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Shreveport City		LA State	71106 ZIP Code		

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

No
 Yes. List all payments to an insider.

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

No
 Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No
 Yes. Fill in the details.

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

No. Go to line 11.
 Yes. Fill in the information below.

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

No
 Yes. Fill in the details.

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

No
 Yes

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No
 Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No
 Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
Tools - Stolen	No Insurance	01/2019	\$5,500.00

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

No
 Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment made
Acosta Law 13831 Northwest Freeway Suite 400	\$8607.10 - Attorney fees \$33.00 - Credit report \$335 .00 - Court filing fee \$14.95 - Credit Counseling \$9.95 - Debtor Education	09/30/2019	\$9,000.00

Houston	TX	77040
City	State	ZIP Code

alex@acostalaw.us
Email or website address

Person Who Made the Payment, if Not You

Debtor 1 Scott Fredric Garrett Case number (if known) _____

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No
 Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No
 Yes. Fill in the details.

	Description and value of any property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Carter's Country Person Who Received Transfer	86 Guns \$19,635.00	\$19,635.00	09/24/2019
6231 Treaschwig Number Street			

Spring TX 77373
City State ZIP Code

Person's relationship to you None

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No
 Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No
 Yes. Fill in the details.

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Frost Bank Name of Financial Institution				
ATTN: Bankruptcy Dept. T-Lobby Number Street	XXXX- 8 7 5 8	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other	10/2019	\$0.00
P.O. Box 1600				
San Antonio TX 78296 City State ZIP Code				

Debtor 1	Scott Fredric Garrett	Case number (if known)			
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
United Community Credit Union Name of Financial Institution PO Box 606 Number Street		XXXX- <u>5</u> <u>8</u> <u>0</u> <u>5</u>	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other	<u>10/2019</u>	<u>(\$309.60)</u>
Galena Park TX 77547 City State ZIP Code		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
United Community Credit Union Name of Financial Institution PO Box 606 Number Street		XXXX- <u>5</u> <u>7</u> <u>6</u> <u>8</u>	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other	<u>10/2019</u>	<u>(\$497.46)</u>
Galena Park TX 77547 City State ZIP Code					

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No
 Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No
 Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No
 Yes. Fill in the details.

Debtor 1 Scott Fredric Garrett

Case number (if known) _____

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No
 Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

No
 Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No
 Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 A member of a limited liability company (LLC) or limited liability partnership (LLP)
 A partner in a partnership
 An officer, director, or managing executive of a corporation
 An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.
 Yes. Check all that apply above and fill in the details below for each business.

Garrett Trucking
Business Name

Describe the nature of the business
**Trucking company
(no longer operating)**

Employer Identification number
Do not include Social Security number or ITIN.

13301 East Freeway
Number Street

Name of accountant or bookkeeper

EIN: _____ - _____ - _____ - _____ - _____

Suite 203

Dates business existed

Houston TX 77015
City State ZIP Code

From 01/1986 To 09/2019

Debtor 1 Scott Fredric Garrett Case number (if known) _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Scott Fredric Garrett
Scott Fredric Garrett, Debtor 1

X _____
Signature of Debtor 2

Date 11/14/2019

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No
 Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:			
Debtor 1	Scott First Name	Fredric Middle Name	Garrett Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Hold Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Hold Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name:

Cfcu/spectrum

Surrender the property.

No

Retain the property and redeem it.

Yes

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]:

Description of property securing debt:

2013 Jaguar XK (approx. 35,000 miles)

Creditor's name:

Hyundai Motor Finance

Surrender the property.

No

Retain the property and redeem it.

Yes

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]:

Description of property securing debt:

2016 Hyundai Sonata (approx. 35,000 miles)

Creditor's name:

United Built Homes, LI

Surrender the property.

No

Retain the property and redeem it.

Yes

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]:

Description of property securing debt:

1309 Settlers Lane, Madisonville, TX 77864

Debtor 1 **Scott Fredric Garrett** **Case number (if known)**

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
<p>Creditor's name:</p> <p>Woodforest National Bank</p> <p>Description of property securing debt:</p> <p>15418 Tutbury Cir , Houston, TX 77044</p>	<p><input type="checkbox"/> Surrender the property.</p> <p><input type="checkbox"/> Retain the property and redeem it.</p> <p><input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i>.</p> <p><input type="checkbox"/> Retain the property and [explain]:</p>	<p><input type="checkbox"/> No</p> <p><input checked="" type="checkbox"/> Yes</p>

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases		Will this lease be assumed?
Lessor's name:	Hyundai Motor Finance	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	2016 Hyundai Sonata (approx. 35,000 miles)	
Lessor's name:	Verizon Wireless	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of leased property:	cell phone	
Lessor's name:	Woodforest National Bank	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	Business property lease	

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and personal property that is subject to an unexpired lease.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+	\$15 trustee surcharge
	\$335 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form--sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income

for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167	filing fee
+ \$550	administrative fee
	\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200	filing fee
+ \$75	administrative fee
<hr/>	
\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235	filing fee
+ \$75	administrative fee
<hr/>	
\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

A married couple may file a bankruptcy case together--called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

B2030 (Form 2030) (12/15)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Scott Fredric Garrett**

Case No. _____

Chapter 7 _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	Fixed Fee: <u>\$8,607.10</u>
Prior to the filing of this statement I have received.....	<u>\$8,607.10</u>
Balance Due.....	<u>\$0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

11/14/2019

Date

/s/ Alex Olmedo Acosta

Alex Olmedo Acosta
Acosta Law P.C.

Bar No. 00798021

One Northwest Centre
13831 Northwest Freeway Suite 400
Houston, TX 77040
Phone: (713) 980-9014 / Fax: (713) 583-9554

/s/ Scott Fredric Garrett

Scott Fredric Garrett

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: **Scott Fredric Garrett**

CASE NO

CHAPTER **7**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 11/14/2019

Signature /s/ Scott Fredric Garrett
Scott Fredric Garrett

Date _____

Signature _____

Amex
Correspondence/Bankruptcy
PO Box 981540
El Paso, TX 79998

Citibank
Attn: Recovery/Centralized Bank
PO Box 790034
St Louis, MO 63179

Comenity Bank/Pier 1
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

Bank of America
4909 Savarese Circle
FL1-908-01-50
Tampa, FL 33634

Citibank North America
Citibank SD MC 425
5800 South Corp Place
Sioux Falls, SD 57108

Comenitybank/Jared
Attn: Bankruptcy Dept
PO Box 182125
Columbus, OH 43218

Bank of America
Attn: Bankruptcy
NC4-105-03-14 POB 26012
Greensboro, NC 27420

Citibank/Exxon Mobile
Attn: Bankruptcy
PO Box 790034
St Louis, MO 63179

Comenitybank/New York
Attn: Bankruptcy
PO Box 18215
Columbus, OH 43218

Barclays Bank Delaware
Attn: Correspondence
PO Box 8801
Wilmington, DE 19899

Citibank/Sears
Attn: Bankruptcy
PO Box 6275
Sioux Falls, SD 57117

Conns HomePlus
Attn: Bankruptcy
2445 Technology Forest Blvd, Bl
The Woodlands, TX 77381

Capital One
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

Citibank/Shell Oil
Attn: Bankruptcy
PO Box 790034
St Louis, MO 63179

Department Store National Bank
Attn: Bankruptcy
9111 Duke Boulevard
Mason, OH 45040

Celtic Bank
268 S. State Street
Salt Lake City, UT 84111

Citicard
Citicorp Credit Services; Attn:
PO Box 20507
Kansas City, MO 64195

Discover Financial
Attn: Bankruptcy Department
PO Box 15316
Wilmington, DE 19850

Cfcu/spectrum
Po Box 2069
Oakland, CA 94604

Comenity Bank
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

Emerchant Advance LLC
1393 Veterans Memorial Hwy, Ste
Hauppauge, NY 11788

Chase Auto Finance
Attn: Bankruptcy
PO Box 901076
Fort Worth, TX 76101

Comenity Bank/Ann Taylor
Attn: Bankruptcy Dept
PO Box 182125
Columbus, OH 43218

Ford Motor Credit
National Bankruptcy Service Cen
PO Box 62180
Colorado Springs, CO 80962

Chase Card Services
Attn: Bankruptcy
PO Box 15298
Wilmington, DE 19850

Comenity Bank/Gander Mountain
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

Frost Bank
ATTN: Bankruptcy Dept. T-Lobby
P.O. Box 1600
San Antonio, TX 78296

Citi/Sears
Citibank/Centralized Bankruptcy
PO Box 790034
St Louis, MO 63179

Comenity Bank/Palais Royal
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

Fundworks
5990 N. Sepulveda Blvd., Ste. 3
Van Nuys, CA 91411

Home Depot Credit Services
PO Box 182676
Columbus, OH 43218

Rothman Furn
Attn: Bankruptcy
Mac F8235-02F PO Box 10438
Des Moines, IA 50306

Synccb/tourneau
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Hyundai Motor Finance
Attn: Bankruptcy
PO Box 20809
Fountain Valley, CA 92728

Sterling Jewelers/Jared
Attn: Bankruptcy
375 Ghent Rd
Akron, OH 44333

Synchrony Bank
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Internal Revenue Service
Centralized Insolvency Operatio:
P.O. Box 7346
Philadelphia, PA 19101-7346

Suntrust Bk Tampa Bay
Attn: Bankruptcy
Mail Code VA-RVW-6290 PO Box 85
Richmond, VA 23286

Synchrony Bank / HH Gregg
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Jaguar Credit
PO Box 680020
Attn: Bankruptcy
Franklin, TN 37068

Synccb/ccdstr
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Synchrony Bank/ Money Sport
Attn: Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

Navient
Attn: Bankruptcy
PO Box 9640
Wilkes-Barre, PA 18773

Synccb/hdceap
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Synchrony Bank/Care Credit
Attn: Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

Nordstrom FSB
ATTN: Bankruptcy
PO Box 6555
Englewood, CO 80155

Synccb/Home Design
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Synchrony Bank/Chevron
Attn: Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

NTB/CBSD
Citi Corp Credit Services Centr:
PO Box 20507
Kansas City, MO 64195

Synccb/Phillips 66
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Synchrony Bank/Lowes
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Ocwen Loan Servicing, LLC
1661 Worthington Road
Suite 100
West Palm Beach, FL 33409

Synccb/Rooms To Go
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Synchrony Bank/Mens Wearhouse
Attn: Bankruptcy Dept
PO Box 965060
Orlando, FL 32896

OnDeck
1400 Broadway, 25th Fl
New York, NY 10018

Synccb/sync Bank
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Tanya Garrett
15418 Tutbury Cir
Houston, TX 77044

Pitney Bowes
PO Box 371887
Pittsburgh, PA 15250

SYNCB/Texaco
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Target
Attn: Bankruptcy
PO Box 9475
Minneapolis, MN 55440

TD Auto Finance
 Attn: Bankruptcy
 PO Box 9223
 Farmington Hilss, MI 48333

Wfffinancial/Wells Fargo
 Attn: Bankruptcy 2nd Floor
 PO Box 6995
 Phoenix, AZ 85038

TD Retail Card/Renovate Card
 Attn: Bankruptcy
 1000 MacArthue Blvd
 Mahwah, NJ 07430

Wffnb/gallery Furnitur
 Wffnb Card Services
 PO Box 51193
 Las Vegas, NV 89193

U.S. Bancorp
 Attn: Bankruptcy
 800 Nicollet Mall
 Minneapolis, MN 55402

Woodforest National Bank
 Attn: Bankruptcy
 PO Box 7889
 The Woodlands, TX 77387

United Built Homes, Ll
 8500 Line Ave
 Shreveport, LA 71106

Woodforest National Bank
 13301 Eat Freeway
 Houston, TX 77015

United Community Credit Union
 PO Box 606
 Galena Park, TX 77547

World's Foremost Bank
 Attn: Bankruptcy
 4800 NW 1st St
 Lincoln, NE 68521

Verizon Wireless
 PO Box 105378
 Atlanta, GA 30348

Wells Fargo Bank NA
 Attn: Bankruptcy
 1 Home Campus MAC X2303-01A
 Des Moines, IA 50328

Wells Fargo Dealer Services
 Attn: Bankruptcy
 PO Box 19657
 Irvine, CA 92623

Wells Fargo/Preferred
 Attn: Bankruptcy
 POB 10438 MAC F8235-02F
 Des Moines, IA 50306

Wf/preferr
 Attn: Bankruptcy
 PO Box 51193
 Los Angeles, CA 90051

Fill in this information to identify your case:

Debtor 1	Scott First Name	Fredric Middle Name	Garrett Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)			

 Check if this is an amended filing**Official Form 122A-1Supp****Statement of Exemption from Presumption of Abuse Under § 707(b)(2)**

12/15

File this supplement together with Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Part 1: Identify the Kind of Debts You Have

1. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family or household purpose." Make sure that your answer is consistent with the answer you gave at line 16 of the Voluntary Petition for Individuals Filing for Bankruptcy (Official Form 101).

No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

Yes. Go to Part 2.

Part 2: Determine Whether Military Service Provisions Apply to You

2. Are you a disabled veteran (as defined in 38 U.S.C. § 3741(1))?

No. Go to line 3.

Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).

No. Go to line 3.

Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. Are you or have you been a Reservist or member of the National Guard?

No. Complete Form 122A-1. Do not submit this supplement.

Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1)

No. Complete Form 122A-1. Do not submit this supplement.

Yes. Check any one of the following categories that applies:

I was called to active duty after September 11, 2001, for at least 90 days and remain on active duty.

I was called to active duty after September 11, 2001, for at least 90 days and was released from active duty on _____ which is fewer than 540 days before I file this bankruptcy case.

I am performing a homeland defense activity for at least 90 days.

I performed a homeland defense activity for at least 90 days, ending on _____, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, *The Means Test does not apply now* and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The exclusion period means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

Fill in this information to identify your case:			
Debtor 1	Scott First Name	Fredric Middle Name	Garrett Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)			

Check one box only as directed in this form and in Form 122A-1Supp:	
<input checked="" type="checkbox"/> 1. There is no presumption of abuse.	
<input type="checkbox"/> 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 122A-2).	
<input type="checkbox"/> 3. The Means Test does not apply now because of qualified military service but it could apply later.	
<input type="checkbox"/> Check if this is an amended filing	

Official Form 122A-1**Chapter 7 Statement of Your Current Monthly Income**

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income**1. What is your marital and filing status? Check one only.**

- Not married.** Fill out Column A, lines 2-11.
- Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- Married and your spouse is NOT filing with you. You and your spouse are:**
 - Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
 - Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A	Column B
	Debtor 1	Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	_____	_____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	_____	_____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	_____	_____

Debtor 1 **Scott Fredric Garrett**

Case number (if known) _____

Column A
Debtor 1**Column B**
**Debtor 2 or
non-filing spouse****5. Net income from operating a business, profession, or farm****Debtor 1** **Debtor 2**

Gross receipts (before all deductions) _____

Ordinary and necessary operating expenses _____ - _____

Copy here →

Net monthly income from a business, profession, or farm _____

6. Net income from rental and other real property**Debtor 1** **Debtor 2**

Gross receipts (before all deductions) _____

Ordinary and necessary operating expenses _____ - _____

Copy here →

Net monthly income from rental or other real property _____

7. Interest, dividends, and royalties**8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓

For you..... _____

For your spouse..... _____

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

Total amounts from separate pages, if any.

+ _____ + _____

Debtor 1	Scott Fredric Garrett	Case number (if known) _____
		<div style="display: inline-block; vertical-align: middle; background-color: #cccccc; padding: 5px; margin-right: 20px;">Column A Debtor 1</div> <div style="display: inline-block; vertical-align: middle; background-color: #cccccc; padding: 5px; margin-right: 20px;">Column B Debtor 2 or non-filing spouse</div>
		<div style="display: inline-block; width: 150px; height: 30px; border: 1px solid black; margin-right: 10px;"></div> + <div style="display: inline-block; width: 150px; height: 30px; border: 1px solid black; margin-right: 10px;"></div> = <div style="display: inline-block; width: 150px; height: 30px; border: 1px solid black;"></div>

11. Calculate your total current monthly income.
 Add lines 2 through 10 for each column.
 Then add the total for Column A to the total for Column B.

$$\boxed{\quad} + \boxed{\quad} = \boxed{\quad}$$

Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11.....**Copy line 11 here** → 12a.

Multiply by 12 (the number of months in a year).

X 12

12b. The result is your annual income for this part of the form.

12b.

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

Fill in the number of people in your household.

Fill in the median family income for your state and size of household.....13.

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse*. Go to Part 3.

14b. Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2*. Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Scott Fredric Garrett

Scott Fredric Garrett, Debtor 1

Date 11/14/2019
MM / DD / YYYY

X

Signature of Debtor 2

Date _____
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.